11/15/23 • COVID › VIEWS

'I Think They're Just Scared': Statistician Explains Why Insurance Industry Won't Concede COVID Shots May Be to Blame for Excess Deaths

Texas-based statistician and finance specialist Mathew D. Crawford, who analyzes COVID-19 data on his Substack, joined "The Defender In-Depth" podcast today for a deep dive into insurance industry data and concerns about the sharp increase in mortality rates for young adults and higher-than-normal excess deaths.

By Michael Nevradakis, Ph.D.

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Texas-based statistician and finance specialist Mathew D. Crawford, who analyzes COVID-19 data on his Substack, joined "The Defender In-Depth" podcast today for a deep dive into insurance industry data and concerns about the sharp increase in mortality rates for young adults and higher-than-normal excess deaths.

The subject of last week's top story in The Defender, data from the life insurance industry and from the Centers for Disease Control and Prevention (CDC) show that increases in mortality rates and excess deaths — which began with the onset of the COVID-19 pandemic — continue, and are expected to continue in the coming years.

Crawford analyzed data indicating that despite insurance industry denials of a connection between the increased deaths and COVID-19 vaccines — which industry officials credit for reducing deaths — the most likely explanation for the sharp increases in mortality rates and excess deaths is the vaccines.

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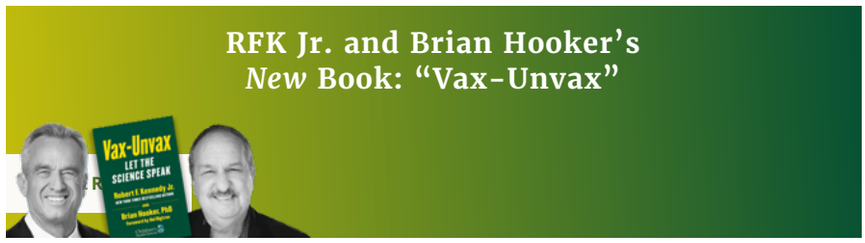
Crawford said a common fallacy known as Simpson's paradox — akin to a statistical version of an optical illusion — can explain relatively lower death rates in more highly vaccinated U.S. states and counties, due to a near-perfect correlation with income and access to healthcare.



Signs were there from 2021 'but not many people were listening'

Crawford said the data indicate "an alarming increase in deaths among relatively young and working-aged people."

"Obviously that's a concern, and it should have been a concern two years ago," he said. "We could already begin to see it then … and those of us who were paying close attention did see it then. But not many people were listening."

Instead, when the Society of Actuaries released a report in 2022 indicating the sharp increase in deaths the year prior, what followed, according to Crawford, "was what just seemed like an obtuse intent to avoid discussion of the vaccines."

"The Wuhan Cover-Up"
by Robert F. Kennedy Jr.
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'Healthy user bias' created false impression of COVID vaccine efficacy

According to Crawford, what the CDC data show "is that vaccine uptake pretty much follows a health-wealth curve," which "matters in terms of how the actuaries might have been tricked."

However, he said, "I don't think that they really have been tricked. I think they're just scared to say what's going on."

Crawford said the data indicate a "healthy user bias," wherein "wealth does predict health" and where "wealthier counties have lower mortality rates." Such correlations, according to Crawford, also existed pre-COVID-19.

"You can very clearly see that the death rate mirrors median household income across the entire country," Crawford said. "Looking at the most granular level of data from the CDC itself, the more wealth you have in a county, the less death you have in general."

Crawford said fatalities are more highly correlated with past death rates because "in healthier counties … They're more conscientious and they tend to hold more college degrees and they generally have more wealth."

Yet, actuaries came up with their own data, Crawford said, indicating "vaccine effectiveness" on the basis that states with higher vaccination rates had lower mortality."

For Crawford, there are a "couple of things wrong" with this conclusion — one being that in Northeastern states that were subsequently highly vaccinated, a disproportionately large number of COVID-19 deaths occurred early in the pandemic. As a result, there were fewer people who were "low on health" later, when the vaccines were introduced.

"Even ignoring the fact that excess death gets redefined for a few states for that reason, what we have is … a Simpson's paradox" situation, he said.

What this is, according to Crawford, is a situation where "there is this other variable at play." In the case of COVID-19, this additional variable was "giving

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more vaccines to the people who are conscientious, who have more wealth, health and education," which "results in a trend that goes in the opposite direction than what we would expect."

Crawford said the data "that would appear to indicate that there's small levels of [vaccine] effectiveness" instead indicate "median household income effects."

"The conclusion the actuaries make that the vaccines were stopping excess death is completely unwarranted, and they really should know better," he said. "I've broken it down on a state level and on a county level, and I can see for absolute certain that the healthy user bias makes it look like there's a little bit of effectiveness. But there is none."

He added: "When I see the Society of Actuaries coming forward and saying this ... I think shenanigans. I think that that has to be a canned story," he said.

Citing existing data and insurance industry statements that indicate higher-than-average excess deaths are expected through 2026, Crawford said to blame excess deaths "on one variable [COVID-19 effects] rather than something that seems to be pushing that variable from behind, meaning the vaccines, it seems obtuse."

Watch the latest episode of 'The Defender In-Depth' podcast:

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Michael Nevradakis, Ph.D.

Michael Nevradakis, Ph.D., based in Athens, Greece, is a senior reporter for The Defender and part of the rotation of hosts for CHD.TV's "Good Morning CHD."

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GarySummers
16 days ago

"FOIA'd Emails Reveal Highest-Level Leaders at 'White House', HHS, CDC, NIAID, AAP "'All Knew COVID Vaccines Linked to Myocarditis"', Yet Publicly Covered Up Findings."

DailyClout received the third, 131-page release of documents from 'Attorney Edward Berkovich's' Freedom of Information Act (FOIA) request to the Centers for Disease Control and Prevention (CDC). The FOIA request stated: "I request emails sent by and received by "Dr. Rochelle P. Walensky", Sherri A. Berger, and Kevin Griffis (all of whom are CDC personnel) on dates beginning February 1, 2021 through May 31, 2021, containing the word myocarditis." Astonishingly, the emails reveal that the most senior of leaders, all the way up to the 'White House, knew about heart damage linked to mRNA vaccines yet colluded behind the scenes to conceal this side effect from the American people'.
https://dailyclout.io/foiad...

19 0 Reply • Share ›

Taint Farmer ↗ GarySummers
15 days ago

Thank you! +1

4 0 Reply • Share ›

brbg ↗ GarySummers
14 days ago

This needs to be officially investigated as a crime against humanity.

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GarySummers
16 days ago edited

"COVID mRNA Vaccine Injury Series: Stillbirths Near Due Date in Normal Pregnancy"
Pregnant women given "NO INFORMED CONSENT" with COVID-19 mRNA Vaccination; 18 recent cases of unexpected baby death - 37 more after Pfizer and Moderna COVID-19 mRNA - 55 Stillbirths Total.

April 17, 2023 – Michael Sachs is a US Marine and his wife Anita Sachs is an active-duty member of the US Navy. Anita was forced by the US Navy to get a COVID-19 Vaccine when she was 6 months pregnant. A month before their baby was due, the baby was still born. Now she is struggling with infertility.
https://www.globalresearch....

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brbg ↗ GarySummers
14 days ago

That spike protein has been found to be concentrated in the ovaries and testes. I can't help thinking this is intentional as anything Bill Gates is involved with is geared toward depopulation.

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GarySummers
16 days ago

"Video: Pfizer's "Secret" Report on the Covid Vaccine. Beyond Manslaughter. The Evidence is Overwhelming. The Vaccine (MRNA Serum) Should Be Immediately Withdrawn Worldwide"

Pfizer's Worldwide marketing of the Covid-19 Vaccine beyond February 28th, 2021, is no longer an "Act of Manslaughter".

Murder as opposed to Manslaughter implies "Criminal Intent".

'Pfizer's Covid 19 Vaccine constitutes a Criminal Act'. From a legal standpoint it is an "Act of Murder" applied Worldwide to a target population of 8 billion people. Sofar more than 60 percent of the World's population have been Covid-19 vaccinated.
https://www.globalresearch....

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GarySummers
16 days ago edited

Covid 'Great Points'! ""Premeditated Criminal Conspiracy"', 'You Decide'?
Dr. Martin dishes up all of the evidence anyone would ever need to prove that Covid and the Vax were a "Premeditated Criminal Conspiracy". I did my best to clean up the audio and balance the volume but whoever recorded it first kind of messed it up so there is still a little distortion here and there but you can still hear exactly what he's saying. As he says, he's not suggesting or alleging - "he is ACCUSING certain people and the WHO of a criminal conspiracy."
https://www.bitchute.com/vi...

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kaoshispano
16 days ago

The demential progression of the Health and the Economy in their vectorials MADE colapse the system. Then we go the social Tiranny of the NWO for an elite who wants all the money and kill the most of the people.

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Jerry Alatalo
16 days ago

For the power-and-control freak .001% excess death is the best thing since sliced bread.

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r2bzjudge
16 days ago

“I don’t think that they really have been tricked. I think they’re just scared to say what’s going on.”

That seems rather obvious, considering the smearing of any expert who doesn't parrot the official narrative about the Covid shots. It is understandable that few are willing to risk their career over anything related to the official Covid narrative.

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steelj
16 days ago

The insurance companies are owned by the same entities who own pharma, big tech, and other players who don't want vaccine harms known. That would be Blackrock, Vanguard, State Street, and wealthy investors. Why would they want the insurance companies to sabotage their other interests? They wouldn't of course. So they stifle vaccine criticism from any source they control, including the insurance companies. Some losses from insurance interests are inevitable when the jabs are killing people. Killing the geese laying the other golden eggs is not inevitable, they can just choose to protect those geese, and do.

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JoJo
15 days ago

An Op-ed that examined one aspect of identifying COVID-19 vaccine safety signals has been posted on Trial Site News (https://www.trialsitenews.c.... The Op-ed identified the frequency of occurrence of VAERS symptoms for three major diseases: Cancer, Cardiovascular Disease, Neurological Disease, and computed the ratio of total symptom occurrences per COVID-19 vaccine dose. Since these symptoms occurred within ~2.5 years maximum following the COVID-19 shots, effects of latency on longer-term impacts are not known, and far more symptoms could occur when a full accounting of these adverse events over time has been done.

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Gary Brown
15 days ago

November 10, 2023 Stanford Group Helped US Government Censor COVID Dissidents and Then Lied About It, New Documents Show

A trove of newly released Virality Project reports confirms that the government used a Stanford cut-out to censor true content about Covid vaccines, vindicating Twitter Files reporting.

https://www.globalresearch....

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Patpat
15 days ago

Excellent interview, thanks

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Paul Hastilow
12 days ago

Insurance companies are “Adverse to Biting the Hand that feeds them” when it comes to Medical Claims. They are Experts in Misleading Small Print.
Insurance Companies, are Unfortunately One of Humankind’s “Necessary Evils”.
Hence their Scam for “No Claims Bonus”

You pay your premiums for Years, but wait till you eventually want to ,get some Money Back.....?
Claim Denied....! Check Clause 23, Subsection 5a, Item 13.....! On Page 52.

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Beatrice ↗ Paul Hastilow
11 days ago

Very true Paul. Insurance claims are being denied and canceled without notice in ever sector of the insurance industry. Just recently, Nationwide canceled 10,000 home owner polices in North Carolina alone and will not renew anymore in the future. They are not the only insurance companies doing this. It's happening all over the country. The upcoming tsunami of deaths from the covid vax is going to wipe them out if they don't protect their profits by not insuring homes in high risk areas. I have a business and I'm extremely concerned that I may lose my business insurance for the same reason. My banker told me that she's receiving a pile of death certificates every day and that she's extremely stressed out. She also told me that the bank is well aware of these sudden deaths being due to the vaccines.

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Paul Hastilow ↗ Beatrice
10 days ago

Thank you Beatrice, for this update . I also think the Big pHarma companies should take over the Burden of “PayingClaims”, as there is more than enough Proof, that they “Caused the Problem”. The Pharmaceutical Companies had a “Feeding Frenzy” with their “Unproven Syrups”. And Fauci Promoted the Shots and Lied about everything else. They must be Persecuted like the way they vilified the Unvaxxinated. Why are they Allowed to GoOn with their Gates Eugenics plan..... How Despicable they are.

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vgupta123
16 days ago

What exactly is the insurance industry scared of?

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Taint Farmer ↗ vgupta123
15 days ago

Big Pharma spends more than any other industry to promote and DEFEND their products, including online. Have you heard of online shills? What about targeted social media agencies? These are companies that employ anyone, usually college students/comedians, to promote vaccines, pills, etc. but they also slander, ridicule and harass anyone who dare question or criticize the same pharma products. They use financial control over advertising to threaten any company that dare expose their products and bring any sort of negative image to them. The ins companies do not want to become targets of harassment and slander by the enormous power and influence wielded by the big pharma shill army.

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MultiChubby1 ↗ vgupta123
16 days ago

Their jobs. The safety of their families. That freak accident

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